

Kentucky Higher Education  
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and  
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# COUNSELOR CONNECTION

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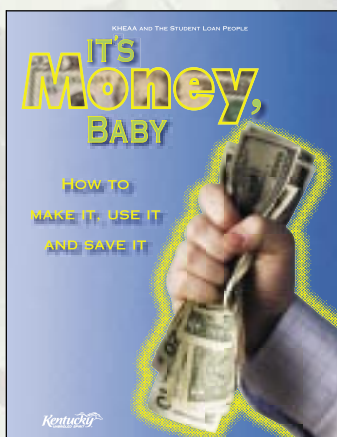
## Financial literacy book and workshops offered

A new tool is being offered to Kentucky students to help them learn about financial matters. *It's Money, Baby* was developed to teach students how to manage their debt and how to make and follow a budget.

*It's Money, Baby* is suitable for high school students and can help them make wise decisions about matters that affect their credit. Topics covered include: Cash Basics, knowing how and when students get money and where they spend it; Money Plans, using a budget as a tool for tracking money, developing plans to reach financial goals and learning the importance of savings; Banking, choosing a bank or credit union and opening accounts; Balancing, learning to balance a checkbook; Cell Phones, avoiding outrageous bills, choosing a carrier and picking the right plan; Insurance, understanding auto, health, renters/homeowners and other options; Credit Cards, paying off debt, comparing offers and reading the fine print; and College Money, investing in the future with a college degree and understanding sources of student financial aid.

Schools interested in having an *It's Money, Baby* presentation should call their regional outreach counselor or 800.928.8926, extension 7377.

A copy is included with this edition of the *Counselor Connection*.

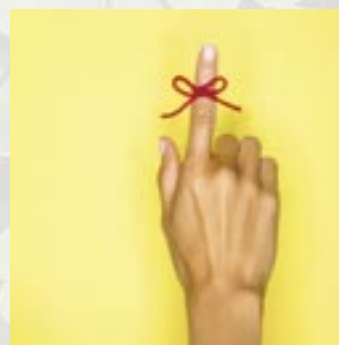


## Adults Returning to School now available

The 2006–2007 edition of *Adults Returning to School* (ARTS) is now available from KHEAA and The Student Loan People.

ARTS is a valuable resource containing much of the same information as *Getting In*, as well as additional material geared to nontraditional students.

If you're interested in copies of *Adults Returning to School*, please contact the KHEAA/Student Loan People Outreach counselor for your area or call Summer Gortney at 502.696.7377.



Reminder . . . KEES end-of-year information needs to be submitted to KHEAA before June 30.



## Stafford Loans

- 0% origination fee
- 0% federal default fee
- 3.5% credit to original principal after 30 consecutive, on-time payments
- 0.25% interest rate reduction for automatic payments

Consolidation Loan Borrowers:

- 1% interest rate reduction after 30 consecutive, on-time payments
- 0.25% interest rate reduction for automatic payments



## Federal PLUS Loans

- 0% federal default fee
- 1% interest rate reduction after full disbursement
- 3.5% credit to original principal after 30 consecutive, on-time payments
- 0.25% interest rate reduction for automatic payments



## PLUS Loans for Graduate Students

- 0% federal default fee
- 1% interest rate reduction after full disbursement.
- 3.5% credit to original principal reduction after 30 consecutive, on-time payments
- 0.25% interest rate reduction for automatic payments



## Stafford and GradPLUS Loans

- On an annual basis, forgive accrued interest for The Student Loan People borrowers who are registered nurses (RN), licensed practical nurses (LPN), or licensed vocational nurses (LVN) working in Kentucky
- On an annual basis, forgive up to 20% of original principal not to exceed \$10,000 per year or the remaining balance on the loan and accrued interest during the eligibility period for borrowers who are RNs, LPNs or LVNs in Kentucky working in hospitals, public health care, long-term care or nursing educator at colleges or universities. Applies only to Stafford and graduate PLUS loans.



## Stafford and GradPLUS Loans

- On an annual basis, forgive accrued interest for The Student Loan People borrowers in repayment who are teachers, librarians, or counselors working in Kentucky public or non-profit private elementary or secondary schools
- On an annual basis, forgive up to 20% of original principal not to exceed \$10,000 per year or the remaining balance on the loan for borrowers who are minority teachers or certified teachers of special education, science, math, foreign language or English as a second language working full time in Kentucky public or non-profit private elementary or secondary schools. Applies only to Stafford and graduate PLUS loans.

Emergency teacher certifications and substitute teaching certifications do not qualify for any of the above benefits.

Borrowers who received benefits prior to 2004 may still be eligible to receive their benefits where applicable.



## Stafford and GradPLUS Loans

- On an annual basis, forgive interest for The Student Loan People borrowers in repayment who are public defenders, assistant commonwealth attorneys, assistant county attorneys, legal services attorneys, and law clerks in the Supreme, Appellate and Circuit Courts working full-time in Kentucky
- On an annual basis, forgive up to 20% of original principal not to exceed \$10,000 per year or the remaining balance on the loan for The Student Loan People borrowers working in public service. Applies only to Stafford and graduate PLUS loans.



## Kentucky Private College Week set for June 18-22

The fourth annual Kentucky Private College Week will be held June 18-22. Kentucky Private College Week is a coordinated effort by Kentucky's 20 nonprofit, private colleges and universities that makes it easy and convenient for students and families to explore a variety of campuses. These sessions offer a chance for students and families to get a feel for the campuses that a viewbook or website just can't provide. Common visit times at all 20 campuses – 9 a.m. and 2 p.m. (local time) daily – and convenient online scheduling make it easy for students to plan their trips and visit as many as 10 campuses in a single week.



It's this convenience that Frankfort High guidance counselor Joretta Crowe appreciates about Kentucky Private College Week. "Students can hit multiple colleges in the week, and everyone's on the same page as to what students and parents expect to see during their visits," Crowe said about last year's event.

The event is open to all students interested in learning more about Kentucky's private colleges.

Students receive an application fee waiver for every campus they visit during Private College Week, and every student that visits three or more campuses during the week is automatically entered into a prize drawing. Counselors and student groups are also encouraged to visit during the week. Registration is recommended but not required to participate in Private College Week activities. Visit [www.kentuckyprivatecolleges.org](http://www.kentuckyprivatecolleges.org) to register, check out videos featuring current students, learn more about participating campuses, get directions, and see the latest news about Kentucky's private colleges. Or call the Association of Independent Kentucky Colleges and Universities at 502.695.5007 for more information.

Kentucky Private College Week is an initiative of the Association of Independent Kentucky Colleges and Universities ([www.aikcu.org](http://www.aikcu.org)). Campuses participating in Kentucky Private College Week include:

Alice Lloyd College, Asbury College, Bellarmine University, Berea College, Brescia University, Campbellsville University, Centre College, Georgetown College, Kentucky Christian University, Kentucky Wesleyan College, Lindsey Wilson College, Mid-Continent University, Midway College, Pikeville College, St. Catharine College, Spalding University, Thomas More College, Transylvania University, Union College, and University of the Cumberlands.

## 'Zip' to financial aid information at [www.kheaa.com](http://www.kheaa.com)

Kentucky students and parents now have three unique features at KHEAA's website, [www.kheaa.com](http://www.kheaa.com), to help them learn about and apply for student financial aid—Zip Access, Zip Decision and Zip Answer.

Through Zip Access, students may check their Kentucky Educational Excellence Scholarship (KEES) awards earned during high school; apply for the Robert C. Byrd Honors Scholarship, KHEAA Teacher Scholarship and Early Childhood Development Scholarship; and check the status of federal student loans guaranteed by KHEAA.

Zip Decision is a helpful online resource for parents interested in a Federal PLUS Loan to help pay for a

student's education. Using Zip Decision, parents can get immediate pre-approval for a loan originated through KHEAA. The credit decision is valid for 120 days.

Zip Answer provides answers to questions about state and federal student aid. Users may choose a topic or type in a word or phrase in a search box. By choosing KEES as a topic, ZIP Answer will bring up 36 of the most commonly asked questions and answers about KEES.

To access Zip Access, Zip Decision and Zip Answer, visit [www.kheaa.com](http://www.kheaa.com).

## Tates Creek seeking approval for IB program

Lexington Tates Creek High School is trying to become the fifth Kentucky high school to take part in the prestigious International Baccalaureate Programme, according to the school's IB coordinator, Teri Harper.

IB is a total program in which students take two years of integrated courses leading to an IB diploma. Many universities grant college credit to students who complete IB programs.

Harper said Tates Creek decided to pursue an IB program "to raise the academic bar and the rigor and relevance for all students, as well as to reduce the achievement gap at our school."

Tates Creek faculty and administrators believe the teaching strategies and creative thinking skills used in IB will positively affect other classes. "The few kids that start as students in the IB program will go out into other classes," Harper said, "and it will just snowball. It will force other students to become better thinkers and be more analytical in their thinking, as well as the teachers. It will force everyone to raise the bar."

Getting approved for an IB program has been a long process, one that started in the 2002–2003 school year. Tates Creek received a Small Learning Communities grant and started looking into programs that might meet the school's needs.

"The more we researched, the more we became convinced that IB was a good fit for our school,"

Harper said. After visiting other IB schools and filing an intent to apply with IB, Tates Creek began training teachers. The actual application was about 400 pages long and included detailed course descriptions. It was accepted by IB.

"We fully expect authorization will come this spring," Harper said, "with full implementation in August."

About 170 students will do the pre-diploma program, while 37 have decided to go through the full two-year diploma program. The diploma program is based on six content areas: language, foreign language, individuals and societies, mathematics and computer science, experimental sciences, and the arts. Students must take six classes from those areas and must write an extended essay.

The Tates Creek program will be open to all high school students in Fayette County, not just those at Tates Creek, according to Harper.

Adding the IB program will not affect Tates Creek's AP program, she added.

"We recognize that IB, as well as AP, is not for everyone. There will be students who want to continue the AP track, and they will be able to do so."

The four Kentucky schools that already have IB programs are Owensboro Apollo, Louisville Atherton, Louisville Sacred Heart and Covington Holmes.

For more information about IB, visit [www.ibo.org](http://www.ibo.org).

KHEAA and The Student Loan People publish the *Counselor Connection* to share information about student financial aid, college preparation and college planning. Comments and suggestions are always welcome. Please send them to [publications@kheaa.com](mailto:publications@kheaa.com).

LEAN ON US, FROM CLASS TO CAREER.



Kentucky's trusted source for grants, scholarships and loans.